Case 16-34407 Doc 1 Filed 10/28/16 Entered 10/28/16 09:55:56 Desc Main Document Page 1 of 45

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Bring iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport). If your picture tification to your ting with the trustee.	George First name William Middle name Harden, Jr. Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ade your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-7822	

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Debtor 1 George William Harden, Jr.

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs. Business name(s)			
	Include trade names and doing business as names	Business name(s)				
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		403 W. Lincoln Avenue				
		Streator, IL 61364 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		La Salle				
		County	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 George William Harden, Jr.

Case number (if known)

⊃ar	t 2: Tell the Court About	Your Ba	nkruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under	■ Ch	apter 7				
		☐ Ch	apter 11				
		☐ Ch	apter 12				
		☐ Ch	apter 13				
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee	eck with the clerk's office in your local court for more def yourself, you may pay with cash, cashier's check, or most shalf, your attorney may pay with a credit card or check	ney
					allments. If you choose this ops (Official Form 103A).	tion, sign and attach the Application for Individuals to Po	ay
		l 6	but is not req applies to yo	uired to, waive y ur family size an	your fee, and may do so only if and you are unable to pay the fee	ion only if you are filing for Chapter 7. By law, a judge m your income is less than 150% of the official poverty line in installments). If you choose this option, you must fill ficial Form 103B) and file it with your petition.	that
€.	Have you filed for bankruptcy within the last 8 years?	■ No.					
	last o years:	L res	District		When	Case number	
			District	-	When	Case number Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No.	Go to I	ine 12.			
		☐ Yes	s. Has yo	our landlord obta	nined an eviction judgment agai	nst you and do you want to stay in your residence?	
				No. Go to line	12.		
				Yes. Fill out Industry bankruptcy pet		n Judgment Against You (Form 101A) and file it with this	S

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Document Page 4 of 45 Case number (if known) George William Harden, Jr. Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 George William Harden, Jr.

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	George William H	•	ution Boundaries		Case Humber (#	KIOWIII		
Par		·						
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
			☐ No. Go to line 16b.					
		•	Yes. Go to line 17.					
			e your debts primarily busine					
		_	oney for a business or investme No. Go to line 16c.	nit or through the o	peration of the busines	ss or investment.		
			Yes. Go to line 17.					
			ate the type of debts you owe th	at are not consume	er debts or business de	ebts		
17.	Are you filing under Chapter 7?	□ No. Ia	m not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and		m filing under Chapter 7. Do yo paid that funds will be availabl			is excluded and administrative expenses		
	administrative expenses are paid that funds will		No					
	be available for distribution to unsecured creditors?		Yes					
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25,001-50,000		
	you estimate that you owe?	☐ 50-99		5001-10,000		5 0,001-100,000		
		□ 100-199 □ 200-999		□ 10,001-25,000	0	☐ More than100,000		
	How much do you	□ \$0 - \$50,0	000	□ \$1,000,001 - \$	\$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	\$50,001 - \$100,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million		□ \$1,000,000,001 - \$10 billion		
		□ \$100,001 □ \$500,001		□ \$100,000,001 □ \$100,000,001		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$50,0		□ \$1,000,001 - \$		□ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?	□ \$50,001 - \$100,000 ■ \$100,001 - \$500,000		☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million		□ \$1,000,000,001 - \$10 billion □ \$10.000.000.001 - \$50 billion		
		■ \$100,001 □ \$500,001		□ \$100,000,001		☐ More than \$50 billion		
Par	t7: Sign Below							
For	you	I have exami	ned this petition, and I declare u	under penalty of pe	erjury that the information	on provided is true and correct.		
			sen to file under Chapter 7, I ams Code. I understand the relief a			der Chapter 7, 11,12, or 13 of title 11, ee to proceed under Chapter 7.		
			represents me and I did not pa nave obtained and read the noti			attorney to help me fill out this		
		I request relie	ef in accordance with the chapte	er of title 11, United	d States Code, specifie	ed in this petition.		
		bankruptcy c and 3571.	ase can result in fines up to \$25			operty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519		
			William Harden, Jr. Iliam Harden, Jr.		Signature of Debtor 2			
		Signature of			5			
		Executed on			Executed on			
			MM / DD / YYYY		MM / D	D/YYYY		

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Debtor 1 George William Harden, Jr. Page 7 01 45

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Christina Banyon	Date	October 28, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Christina Banyon		
Printed name		
Banyon & Scheinbaum, LLC		
Firm name		
3077 West Jefferson Street		
Suite 107		
Joliet, IL 60435		
Number, Street, City, State & ZIP Code		
Contact phone	Email address	cbanyon.law@gmail.com
6283282		
Bar number & State		

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			<u> </u>						
Fill in this infor	n this information to identify your case:								
Debtor 1	George William Harden, Jr.								
	First Name	Middle Name	Last Name						
Debtor 2									
Spouse if, filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS						
Case number _									

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

rai	t 1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	48,170.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	8,341.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	56,511.00
Paı	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	60,400.66
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	69,674.00
	Your total liabilities	\$	130,074.66
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,544.14
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,491.00
Paı	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other so	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

3,852.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ca	se 16-34407	Doc 1	Filed 10/28/16 Document	Entered 10/28/1 Page 10 of 45	6 09:55:56	6 Des	c Main	
Fill i	n this inforn	nation to identify yo	ur case and t						
Debt	tor 1	George William							
Dobt	to # 2	First Name	Midd	le Name	Last Name				
Debt (Spou	or ∠ se, if filing)	First Name	Midd	le Name	Last Name				
Unite	ed States Ba	nkruptcy Court for the	: NORTHE	RN DISTRICT OF ILLIN	IOIS				
Case	e number _				-		[Check if this amended fili	
SC 1 eac	hedule		ribe items. List		n asset fits in more than one			e category where	2/15 e you
nforn	nation. If more er every ques	e space is needed, atta tion.	ch a separate s		e top of any additional pages).
_	No. Go to Part								
1.1	402 W Lin	sooln Avenue		What is the property	? Check all that apply				
-		ncoln Avenue if available, or other descript	ion	Single-family h Duplex or mult Condominium		the amount of a	any secured	ns or exemptions. I claims on <i>Schedule</i> s <i>Secured by Prope</i>	e D:
	Streator	IL 6	1364-0000		or mobile home	Current value		Current value of	
-	City	State	ZIP Code	Land Investment pro	pperty	entire property \$48.1	/? 70.00	portion you own? \$48,17	
	·			☐ Timeshare ☐ Other		(such as fee s	imple, tenar	ur ownership inte	rest
				Who has an interest Debtor 1 only	in the property? Check one	a life estate), i	f known.		
	La Salle			Debtor 2 only					
-	County			Debtor 1 and 0	Debtor 2 only	□ Check if t	his is comm	unity property	
					the debtors and another	(see instruct		unity property	
				Other information yo property identification	ou wish to add about this iter on number:	n, such as local			
				Value = \$48,170	per October, 2016 Zille	ow Search			

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

\$48,170.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Document Debtor 1 George William Harden, Jr. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put Chevy Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Silverado Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2008 Year: Debtor 2 only Current value of the Current value of the 135,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Value = \$4,546 per KBB \$4.546.00 \$4.546.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Harley Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: **Fat Boy** Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 2001 Debtor 2 only Current value of the Current value of the 50.000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another Value = \$800 (Debtor paid \$800 \$800.00 \$800.00 Motorcycle) ☐ Check if this is community property (see instructions) Refurbished by Debtor 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ☐ No **Aluminacraft Boat** Who has an interest in the property? Check one 4.1 Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 1989 Year: Debtor 2 only Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$750.00 \$750.00 **Poor Condition - Water Damage** ☐ Check if this is community property (see instructions) Interior Who has an interest in the property? Check one 4.2 Make: Yamaha Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: ■ Debtor 1 only 4 Wheeler Model Creditors Who Have Claims Secured by Property. 2004 Year: Debtor 2 only Current value of the Current value of the entire property? Debtor 1 and Debtor 2 only portion you own? Other information: At least one of the debtors and another ☐ Check if this is community property \$500.00 \$500.00 **Poor Condition** (see instructions) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$6,596.00 Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Yes. Describe.....

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Case number (if known) Document

Debtor 1 George William Harden, Jr.

		Misc. Household Goods and Furniture of Debtor	\$750.00
7.		nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; m phones, cameras, media players, games	nusic collections; electronic devices
8.		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stampons, memorabilia, collectibles	o, coin, or baseball card collections;
9.	Equipment for sports ar Examples: Sports, photo musical instru ■ No □ Yes. Describe	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; ca	anoes and kayaks; carpentry tools;
10	D. Firearms Examples: Pistols, rifles □ No ■ Yes. Describe	s, shotguns, ammunition, and related equipment	
		12 g Shot Gun	\$50.00
	□ No ■ Yes. Describe	Personal Used Clothing of Debtor	\$500.00
			<u> </u>
		Personal Used Clothing of Debtor	\$400.00
12	2. Jewelry Examples: Everyday jew ■ No □ Yes. Describe	welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, g	ems, gold, silver
13	 Non-farm animals Examples: Dogs, cats, I No Yes. Describe 	pirds, horses	
14	Any other personal and No □ Yes. Give specific info	d household items you did not already list, including any health aids you did not	list
1		of all of your entries from Part 3, including any entries for pages you have attachenumber here	ed \$1,700.00
	art 4: Describe Your Finance		
C	o you own or have any le	egal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

page 3

Case 16-34407 Doc 1 Filed 10/28/16 Entered 10/28/16 09:55:56 Desc Main Document Page 13 of 45 Case number (if known) Debtor 1 George William Harden, Jr. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Financial Plus Checking Account** \$20.00 17.1. **Financial Plus Savings Account** \$25.00 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies. or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

Official Form 106A/B Schedule A/B: Property page 4

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☐ Yes. Give specific information about them...

■ No

		Case 16-34407	Doc 1	Filed 10/28/16	Entered 10/28/16 09:5	5:56 Desc Main
D	ebtor 1	George William Hard	en, Jr.	Document	Page 14 of 45 Case number ((if known)
26	Examp ■ No	s, copyrights, trademarks oles: Internet domain names Give specific information a	s, websites, p			
		•				
27.	Examp ■ No	es, franchises, and other bles: Building permits, exclu Give specific information a	sive licenses		holdings, liquor licenses, profession	nal licenses
М	oney or I	property owed to you?				Current value of the
						portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	unds owed to you				
	■ No					
	☐ Yes.	Give specific information ab	out them, inc	cluding whether you alrea	dy filed the returns and the tax year	S
29.	. Family Examp ■ No		alimony, spo	usal support, child suppo	rt, maintenance, divorce settlement,	property settlement
	☐ Yes.	Give specific information				
30.	Examp ■ No	benefits; unpaid loans	ty insurance		fits, sick pay, vacation pay, workers	s' compensation, Social Security
	☐ Yes.	Give specific information				
31.		ts in insurance policies oles: Health, disability, or life	e insurance; h	nealth savings account (F	HSA); credit, homeowner's, or renter	's insurance
		Name the insurance compa	inv of each p	olicy and list its value.		
		•	pany name:	oney and not no various	Beneficiary:	Surrender or refund value:
32.	If you a	erest in property that is dare the beneficiary of a livin ne has died.			d surance policy, or are currently entitle	ed to receive property because
		Give specific information				
33.	_Examp	against third parties, who			or made a demand for payment to sue	
	■ No □ Yes	Describe each claim				
34.			ed claims of	every nature, including	counterclaims of the debtor and	rights to set off claims
	■ No □ Yes.	Describe each claim				
35.		ancial assets you did not	already list			
	■ No	Ohan annaitin interess t				
	⊔ Yes.	Give specific information				

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$45.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

		Case 16-34407		Filed 10/28 Documer		Entered 1 Page 15 of	0/28/16 09:55:56 45_	Desc Mair	1
Deb	tor 1	George William Hard	len, Jr.				Case number (if known)	-	
37. D	o you o	wn or have any legal or equ	itable interest in	any business-rel	lated pr	operty?			
	No. Go	to Part 6.							
	Yes. Go	to line 38.							
Part	6: Des	cribe Any Farm- and Commo	ercial Fishing-Re armland, list it in F	elated Property Yo	ou Own	or Have an Intere	st In.		
40.		b l							
46. I		own or have any legal or So to Part 7.	r equitable inte	erest in any fari	m- or c	ommerciai fishir	ig-related property?		
		Go to line 47.							
	□ 165.	Go to line 47.							
Part	7.	Describe All Property You	Own or Have an	Interest in That Y	/ou Did	Not List Above			
		have other property of a les: Season tickets, countr			st?				
	<i>Exampi</i> ■ No	es. Season lickets, countr	y club member	snip					
		Give specific information							
	- 100. 0								
54.	Add th	ne dollar value of all of yo	our entries fro	m Part 7. Write	that nu	ımber here			\$0.00
Part	8:	List the Totals of Each Part	of this Form						
55	Dart 1	: Total real estate, line 2							\$48,170.00
56.		: Total vehicles, line 5				\$6,596.00		-	φ40, 170.00
57.		: Total personal and hou	sehold items	line 15		\$1,700.00			
-		: Total financial assets, l	•			\$45.00			
		: Total business-related		45		\$0.00			
60.		: Total farm- and fishing-				\$0.00			
61.	Part 7:	: Total other property no	t listed, line 54	1	+	\$0.00			
00	T-4-1 ::		FO H	64		#0.044.00	Campa managan di managan satu d	-4-1	#0.044.00
02.	ı otal p	personal property. Add lin	nes so through	01		\$8,341.00	Copy personal property to		\$8,341.00
63.	Total o	of all property on Schedu	ule A/B. Add lin	e 55 + line 62				\$5	6,511.00

Official Form 106A/B Schedule A/B: Property page 6

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			10 1000 10 01 10	
Fill in this infor	mation to identify your	case:		
Debtor 1	George William F	larden, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this
				amended fili

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property You	Claim as	Exempt
---------	--------------	--------------	----------	--------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Copy the value from Check only one box for each exemption. Schedule A/B		Specific laws that allow exemption		
403 W. Lincoln Avenue Streator, IL 61364 La Salle County	\$48,170.00	\$15,000.00		735 ILCS 5/12-901	
Value = \$48,170 per October, 2016 Zillow Search Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2008 Chevy Silverado 135,000 miles Value = \$4,546 per KBB	\$4,546.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2008 Chevy Silverado 135,000 miles Value = \$4,546 per KBB	\$4,546.00		\$1,500.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2001 Harley Fat Boy 50,000 miles Value = \$800 (Debtor paid \$800	\$800.00		\$2,500.00	735 ILCS 5/12-1001(b)	
Motorcycle) Refurbished by Debtor Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
Personal Used Clothing of Debtor Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)	
Line nom Scriedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit		

Document Page 17 of 45 George William Harden, Jr. Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Personal Used Clothing of Debtor** 735 ILCS 5/12-1001(a) \$400.00 \$400.00 Line from Schedule A/B: 11.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Case 16-34407

Yes

Doc 1

	Case 16-34	407 Doc 1 Filed 1		ed 10/28/16 09:5 8 of 45	55:56 Desc M	lain
Fill	in this information to ide					
Deb	George First Name	William Harden, Jr.	Last Name			
	use if, filing) First Name	Middle Name	Last Name			
Unit	ed States Bankruptcy Cou	rt for the: NORTHERN DISTR	CICT OF ILLINOIS			
Cas	e number 				_	if this is an led filing
	<u>icial Form 106D</u> hedule D: Cred	litors Who Have C	laims Secure	ed by Property	y	12/15
s ne		possible. If two married people are age, fill it out, number the entries, a				
	any creditors have claims s	secured by your property?				
		submit this form to the court with	your other schedules	You have nothing else to	report on this form	
			your officer scriedules.	Tou have nothing else to	report on this form.	
	Yes. Fill in all of the info	ormation below.				
Part	List All Secured C	laims				
for e	ach claim. If more than one c	editor has more than one secured clair reditor has a particular claim, list the c a alphabetical order according to the c	ther creditors in Part 2. As	Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Wells Fargo Home Mortgage	Describe the property the	nat secures the claim:	\$60,400.66	\$48,170.00	\$12,230.66
	Creditor's Name	403 W. Lincoln Ave 61364 La Salle Co Value = \$48,170 pe Zillow Search	unty r October, 2016			
	PO Box 10335 Des Moines, IA 5030	As of the date you file, t apply. Contingent	he claim is: Check all that			
	Number, Street, City, State & Zip					
Who	owes the debt? Check one		I that apply.			
_	Debtor 1 only Debtor 2 only	An agreement you ma car loan)	de (such as mortgage or s	ecured		
_	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as	tax lien, mechanic's lien)			
_	At least one of the debtors and	_ ' `				
	Check if this claim relates to	a Other (including a righ	t to offset)			

Add the dollar value of your entries in Column A on this page. Write that number here: \$60,400.66

Last 4 digits of account number

Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1661

\$60,400.66

community debt

Date debt was incurred

Write that number here:

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Fill in this informa	tion to identify your	Document	Page 19 of 45		
	• •				
Debtor 1	George William H	arden, Jr. Middle Name	Last Name		
Debtor 2	1 list Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case number				-	heck if this is an mended filing
Official Form	106F/F				
	_	ho Have Unsecured	Claims		12/15
		e Part 1 for creditors with PRIORIT		tors with NONPRIORITY clair	
Schedule G: Executor Schedule D: Creditors eft. Attach the Continuame and case numb	ry Contracts and Unexp s Who Have Claims Sec nuation Page to this pag er (if known).	that could result in a claim. Also li ired Leases (Official Form 106G). D ured by Property. If more space is a le. If you have no information to rep	Oo not include any creditors we needed, copy the Part you ne	vith partially secured claims ed, fill it out, number the ent	that are listed in ries in the boxes on the
	of Your PRIORITY Un				
_ `	have priority unsecure	d claims against you?			
No. Go to Part	t 2.				
Yes.					
Part 2: List All o	of Your NONPRIORIT	Y Unsecured Claims			
3. Do any creditors	have nonpriority unsec	cured claims against you?			
■ No. You have	nothing to report in this p	art. Submit this form to the court with	your other schedules.		
Yes.					
unsecured claim,	list the creditor separately	aims in the alphabetical order of th / for each claim. For each claim listed st the other creditors in Part 3.If you h	I, identify what type of claim it is	s. Do not list claims already inc	luded in Part 1. If more
					Total claim
4.1 Capital O	ne	Last 4 digits of acc	ount number 5928		\$14,465.00
	reditor's Name	When was the debt			* • • • • • • • • • • • • • • • • • • •
	eam, IL 60197		en a de la la la constante de la		
	et City State Zlp Code ed the debt? Check one.	As of the date you t	file, the claim is: Check all tha	т арріу	
Debtor 1		O continuent			
Debtor 2	-	☐ Contingent ☐ Unliquidated			
_	•				
_	and Debtor 2 only one of the debtors and and	☐ Disputed Type of NONPRIOR	RITY unsecured claim:		
			anoodica diami.		
debt	this claim is for a comr subject to offset?		ng out of a separation agreeme	nt or divorce that you did not	
■ No	•	<u>.</u> . ,	or profit-sharing plans, and oth	ner similar debts	
☐ Yes		Other Specify	Credit card purchases		

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Debtor 1 George William Harden, Jr. Case number (if know) 4.2 **Chase Slate** Last 4 digits of account number 3077 \$21,225.00 Nonpriority Creditor's Name PO Box 15123 When was the debt incurred? Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit card purchases 4.3 Citi Cards Last 4 digits of account number 2484 \$16,200.00 Nonpriority Creditor's Name PO Box 78045 When was the debt incurred? Phoenix, AZ 85062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Credit card purchases ☐ Yes Other. Specify 4.4 **Financial Plus** Last 4 digits of account number \$2,987.00 120 Nonpriority Creditor's Name 800 Chesnut Street When was the debt incurred? Ottawa, IL 61350 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Personal Loan** Other. Specify

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Debtor	1 George V	Villiam Harden, Jr.	Document Page	e 21	L of 4 Case n	umber (if know)	
4.5	US Bank		Last 4 digits of account num	nber	4037		\$10,166.00
	Nonpriority Cre		- 				, , , , , , , , ,
	PO Box 218	· -	When was the debt incurred	l?			
	Oshkosh, V	VI 54903 City State Zlp Code	As of the date you file, the c	laim is	s: Check	all that apply	
		the debt? Check one.	7.0 0. 1.10 44.10 704 1.10, 1.10 0		or orroon	t an triat appry	
	■ Debtor 1 on	ly	☐ Contingent				
	Debtor 2 on	lv	☐ Unliquidated				
	Debtor 1 an	•	☐ Disputed				
	_	of the debtors and another	Type of NONPRIORITY unse	cured	claim:		
		is claim is for a community	☐ Student loans				
	debt	is claim is for a community	Obligations arising out of a	sepai	ration ag	reement or divorce that you did not	
	Is the claim su	bject to offset?	report as priority claims			,	
	■ No		Debts to pension or profit-s	sharin	g plans, a	and other similar debts	
	☐ Yes		Other. Specify Credit of	card	purch	ases	
4.6	Walmart Ma	aster Card	Last 4 digits of account num	nber	3459		\$4,631.00
	Nonpriority Cre						. ,
	PO Box 960	· -	When was the debt incurred	l?			
	Orlando, FL Number Street	_ 32090 City State Zlp Code	As of the date you file, the c	laim is	s: Check	all that apply	
	Who incurred	the debt? Check one.	•			,	
	■ Debtor 1 on	ly	☐ Contingent				
	Debtor 2 on	lv	☐ Unliquidated				
	☐ Debtor 1 an	•	☐ Disputed				
	_	of the debtors and another	Type of NONPRIORITY unse	cured	claim:		
		is claim is for a community	☐ Student loans				
	debt	bject to offset?	Obligations arising out of a report as priority claims	sepai	ration ag	reement or divorce that you did not	
	■ No		☐ Debts to pension or profit-s	sharing	g plans, a	and other similar debts	
	Yes		Other. Specify Credit	card	purch	ases	
Part 3:	List Others	s to Be Notified About a Deb	t That You Already Listed				
is tryir have n notifie	ng to collect from nore than one of d for any debts	m you for a debt you owe to son creditor for any of the debts that in Parts 1 or 2, do not fill out or	neone else, list the original credi you listed in Parts 1 or 2, list the submit this page.	tor in	Parts 1	dy listed in Parts 1 or 2. For exampl or 2, then list the collection agency editors here. If you do not have add	here. Similarly, if you
Part 4:	Add the A	mounts for Each Type of Uns	secured Claim				
	the amounts of f unsecured cla		ns. This information is for statist	ical re	porting	purposes only. 28 U.S.C. §159. Add	the amounts for each
						Total Claim	
	6a. Fotal aims	Domestic support obligations			6a.	\$0.00	
from Pa		Taxes and certain other debts	you owe the government		6b.	\$ 0.00	
	6c.	Claims for death or personal in	jury while you were intoxicated		6c.	\$ 0.00	
	6d.	Other. Add all other priority unse	cured claims. Write that amount he	ere.	6d.	\$ 0.00	
	6e.	Total Priority. Add lines 6a throu	ugh 6d.		6e.	\$	
						Total Claim	
	6f.	Student loans			6f.	\$ 0.00	
	Total aims						

from Part 2

6g.

6h.

6i.

Obligations arising out of a separation agreement or divorce that

you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Add all other nonpriority unsecured claims. Write that amount

here.

6g.

6h.

6i.

0.00

0.00

69,674.00

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Debtor 1 George William Harden, Jr.

Total Nonpriority. Add lines 6f through 6i.

69,674.00

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			$\frac{1}{1}$ $\frac{1}$	
Fill in this infor	mation to identify your	case:		
Debtor 1	George William F	larden, Jr.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(If Known)				
Case number (if known)				☐ Check

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	<u> </u>		Oldio	211 0000	
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	ent Page 24 d	of 45	
Fill in thi	s information to identify your	case:			
Debtor 1	George William F	Middle Name	Last Name		
D-64 0	Filst Name	Middle Name	Last Name		
Debtor 2 (Spouse if, f	iling) First Name	Middle Name	Last Name		
(
United St	tates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
_					
Case nur	nber				☐ Check if this is an
(ii kilowii)					
					amended filing
Officia	al Form 106H				
Sche	dule H: Your Cod	ebtors			12/15
your nam	and number the entries in the e and case number (if known or you have any codebtors? (If). Answer every question			of any Additional Pages, write
	,	, , ,	'		
■ No)				
□Y€	es				
	ithin the last 8 years, have you				states and territories include
Alizo	ona, California, Idaho, Louisiana	, inevada, inew iviexico, Pu	eno Rico, Texas, wash	ington, and wisconsin.)	
■ Na	o. Go to line 3.				
	es. Did your spouse, former spo	use or legal equivalent live	with you at the time?		
	es. Did your spouse, former spo	use, or legal equivalent live	with you at the time:		
in lin	ne 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
out (Column 2.				
	Column 1: Your codebtor			Column 2: The cred	itor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules	
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	e
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
	,				
3.2				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		

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						•				
	in this information to identify your otor 1 George W	illiam Harden, Jr.								
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for t	he: NORTHERN DISTRI	CT OF ILLINOIS							
	se number 		-			□ A		ed filing ent showin	g postpetition	
0	fficial Form 106I						M / DD/ \		J	
S	chedule I: Your In	come				141	IIVI / DD/			12/15
spo atta	plying correct information. If you are separated and you are separated and you a separate sheet to this form The Describe Employment	our spouse is not filing w n. On the top of any addit	ith you, do not inclu	ide infor	mati	on about	your sp	ouse. If mo	ore space is	needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Empl	oyed mployed		
	employers.	Occupation	Load Planner							
	Include part-time, seasonal, or self-employed work.	Employer's name	Tyson Foods							
	Occupation may include studen or homemaker, if it applies.	Employer's address	2200 Don Tyso Springdale, AR							
		How long employed t	there? 16 year	rs			_			
Par	t 2: Give Details About M	onthly Income								
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. Ind	clude your no	n-filing
	u or your non-filing spouse have e space, attach a separate sheet		ombine the information	n for all e	empl	oyers for	that perso	on on the li	nes below. If	you need
						For Deb	otor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$	3,	516.11	\$	N/A	
3.	Estimate and list monthly over	ertime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	3,51	16.11	\$	N/A	

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Debtoi	r 1	George William Harden, Jr.	-	С	ase number (if ki	nown)				
					For Debtor 1			r Debtor n-filing s		
(Cop	by line 4 here	4.		\$3,516	3.11	. \$_		N/A	<u>.</u>
5. I	List	all payroll deductions:								
Ę	ōа.	Tax, Medicare, and Social Security deductions	5a	ā.	\$ 841	.23	\$		N/A	ı
Ę	5b.	Mandatory contributions for retirement plans	5b).	\$ (0.00	\$		N/A	<u> </u>
Ę	5c.	Voluntary contributions for retirement plans	50			2.33	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d			0.00	. \$_		N/A	_
	5е.	Insurance	5e		. —	3.41	\$_		N/A	_
	5f.	Domestic support obligations	5f.		. —	0.00	·		N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g 5h	,		0.00 0.00	·		N/A N/A	_
		· · ·	_		· 		· · · - · · \$			_
		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.			1.97	· · · —		N/A	
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	,	2,544	1.14	. \$_		N/A	<u>.</u>
	L ist Ba.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a	а.	\$ (0.00	\$		N/A	1
8	Зb.	Interest and dividends	8b).	\$ (0.00	\$		N/A	
3	3c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	c .	\$	0.00	\$		N/A	ı.
8	3d.	Unemployment compensation	8d	d.	\$ (0.00	\$		N/A	_
8	Зe.	Social Security	8e	€.	\$ (0.00	\$		N/A	
	Bf.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.			0.00	\$_		N/A	_
	3g.	Pension or retirement income	89	,		0.00	\$_		N/A	_
8	3h.	Other monthly income. Specify:	_ 8h	1.+	\$	0.00	+ \$		N/A	<u> </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	(0.00	\$_		N/A	A
10.	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	2,544.14	+ \$		N/A	= \$	2,544.14
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_	_,0				* -	2 , 0 · · · · ·
 	ncli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acity:	depe				•			0.00
١	Vrit	I the amount in the last column of line 10 to the amount in line 11. The reserve that amount on the Summary of Schedules and Statistical Summary of Certain lies						e. 12.	\$	2,544.14
	Do :	you expect an increase or decrease within the year after you file this form No.	?						Combi month	ned ly income
	_	Yes. Explain:								

Schedule I: Your Income

page 2

Official Form 106I

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Fill in	this informa	ition to identify yo	our case:					
Debto		George Willi		en, Jr.		Check	t if this is:	
Debto						A		ving postpetition chapter
(Spou	ise, if filing)					1	3 expenses as of	the following date:
United	d States Bankı	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	Ī.	MM / DD / YYYY	
Case (If kno	number							
		rm 106J						
		J: Your		1SES . If two married people ar	o filing together b	oth are equa	lly rosponsible fo	12/1
infor	mation. If m		eded, atta	ch another sheet to this				
Part 1		ribe Your House	ehold					
	Is this a joir							
	■ No. Go to		in a separ	ate household?				
	N							
			st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of Debto	or 2.	
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
•	dependents	names.						☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour exi	oenses include						☐ Yes
	expenses o	f people other t	han $_{\square}$	No Yes				
	yourself an	d your depende	nts?	103				
Part 2		ate Your Ongoi						
expe				uptcy filing date unless y y is filed. If this is a supp				
the v	alue of suc	h assistance an		government assistance i			V	
(Offic	cial Form 10)6l.)					Your expe	enses
		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4. \$		586.00
ا	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's				4b. \$		0.00
			•	upkeep expenses		4c. \$ 4d. \$		0.00
		owner's associa		dominium dues our residence, such as ho	mo oquity loans	4a. \$ 5. \$		0.00

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Debtor	George William Harden, Jr.	Case num	ber (if known)	
6. Ut i	lities:			
6. 6 1		6a.	\$	191.00
6b		6b.	·	115.00
6c.		6c.	· -	302.00
6d	• • • • • • • • • • • • • • • • • • • •	6d.	·	0.00
	od and housekeeping supplies	7.	·	600.00
	ildcare and children's education costs	7. 8.	\$	
_		9.	\$	0.00
	othing, laundry, and dry cleaning		*	100.00
	rsonal care products and services	10.	\$	60.00
	dical and dental expenses	11.	\$	20.00
	Insportation. Include gas, maintenance, bus or train fare. not include car payments.	12.	\$	400.00
	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	aritable contributions and religious donations	14.	· -	0.00
	surance.	14.	Ψ	0.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	a. Life insurance	15a.	\$	0.00
	p. Health insurance	15b.	·	0.00
	c. Vehicle insurance	15c.	· -	117.00
		15d.	· ·	
	d. Other insurance. Specify:	150.	Φ	0.00
	xes. Do not include taxes deducted from your pay or included in lines 4 or 20. ecify:	16.	\$	0.00
	stallment or lease payments:			0.00
	a. Car payments for Vehicle 1	17a.	\$	0.00
17	c. Car payments for Vehicle 2	17b.	\$	0.00
	c. Other. Specify:	17c.	\$	0.00
	d. Other. Specify:	17d.	· · · · · · · · · · · · · · · · · · ·	0.00
	ur payments of alimony, maintenance, and support that you did not report as		<u> </u>	
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	ner payments you make to support others who do not live with you.		\$	0.00
Sp	ecify:	19.		
. Ot	ner real property expenses not included in lines 4 or 5 of this form or on Scho	edule I: Yo	our Income.	
20	a. Mortgages on other property	20a.	\$	0.00
20	o. Real estate taxes	20b.	\$	0.00
20	c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	e. Homeowner's association or condominium dues	20e.		0.00
_	ner: Specify:	21.	· <u> </u>	0.00
	· ,		ΙΨ	0.00
	Iculate your monthly expenses			
	a. Add lines 4 through 21.		\$	2,491.00
22	o. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22	c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,491.00
} Ca	Iculate your monthly net income.			
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,544.14
	b. Copy your monthly expenses from line 22c above.	23a. 23b.	· -	
23	b. Copy your monthly expenses from line 22c above.	230.	-φ	2,491.00
23	c. Subtract your monthly expenses from your monthly income.			
_5	The result is your monthly net income.	23c.	\$	53.14
	you expect an increase or decrease in your expenses within the year after your expenses within the year of the your expect your expenses within the year or do you expect your			or doorgood bassing -
	example, do you expect to finish paying for your car loan within the year or do you expect you dification to the terms of your mortgage?	payment to increase	or decrease because o	
_	No.			
	No. Evolain here:			
1 1	Acc Explain bete.			

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Fill in this	s information to identify your	case:			
Debtor 1					
Deptor i	George William H	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	nber				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106Dec				
			D.14. J. O.		
Decla	aration About a	in Individual	Debtor's Sc	hedules	12/15
years, or b	ooth. 18 U.S.C. §§ 152, 1341, 1	519, and 3571.	,		0, or imprisonment for up to 20
Did y	you pay or agree to pay some	one who is NOT an attor	rney to help you fill out b	eankruptcy forms?	
	No				
_	Yes. Name of person			Attach Rani	kruptcy Petition Preparer's Notice,
ш					, and Signature (Official Form 119)
	er penalty of perjury, I declare they are true and correct.	that I have read the sum	mary and schedules file	d with this declaration	on and
X le	s/ George William Harden,	Ir	Х		
	Seorge William Harden, Jr.		Signature of	Debtor 2	
	Signature of Debtor 1	•	2 9 2 2.		
D	Date October 28, 2016		Date		
					

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E:III	in this inform	nation to identify you	r 0250:							
Deb	otor 1	George William First Name	Middle Name	Last Name						
	otor 2 use if, filing)	First Name	Middle Name	Last Name						
Unit	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS						
Cas (if kn	se number				_	Check if this is an mended filing				
Sta Be a infor	s complete a	of Financial and accurate as possiore space is needed,	ible. If two married people a attach a separate sheet to		ankruptcy equally responsible for sup additional pages, write you					
		n). Answer every que: Details About Your Ma	stion. arital Status and Where Yoບ	ı Lived Before						
1.		r current marital statu	ıs?							
	☐ Married■ Not mar	ried								
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?						
	■ No □ Yes. Lis	No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
					ity property state or territory co, Texas, Washington and V					
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).						
Par	Explai	n the Sources of You	r Income							
4.	Fill in the total	al amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?				
	□ No ■ Yes. Fill	in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
the date voll filed for bankfillitor.			■ Wages, commissions, bonuses, tips	\$30,811.10	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

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Case number (if known) Debtor 1 George William Harden, Jr.

				-					
				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductio exclusions)	ns and	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	r last caler anuary 1 to	dar year: December	31, 2015)	■ Wages, commissions, bonuses, tips	\$46,	807.00	☐ Wages, combonuses, tips	imissions,	
				☐ Operating a business			☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$43,	967.00	☐ Wages, combonuses, tips	nmissions,	
				☐ Operating a business			☐ Operating a	business	
	and other winnings. List each	public bene If you are fil	fit payments; ing a joint ca the gross inc	ther that income is taxable. Exa ; pensions; rental income; inter ise and you have income that y come from each source separa	rest; dividends; mor you received togeth	ney colled er, list it d	eted from lawsuits; only once under De hat you listed in lir	royalties; an ebtor 1.	
				Debtor 1	0	•	Debtor 2		0
				Sources of income Describe below.	Gross income f each source (before deductio exclusions)		Sources of inc Describe below		Gross income (before deductions and exclusions)
Pa	rt 3: Lis	t Certain Pa	yments You	u Made Before You Filed for	Bankruptcy				
6.	Are eithe □ No.	Neither D	ebtor 1 nor	2's debts primarily consume Debtor 2 has primarily consu a personal, family, or househo	umer debts. Consu	mer debt	s are defined in 11	U.S.C. § 10	1(8) as "incurred by an
		During the	-	ore you filed for bankruptcy, di	id you pay any cred	itor a tota	ıl of \$6,425* or mo	re?	
			Go to line						
		Yes	paid that c not include	each creditor to whom you pai reditor. Do not include paymer payments to an attorney for the on 4/01/19 and every 3 year	nts for domestic sup his bankruptcy case	port oblig	gations, such as ch	nild support a	and alimony. Also, do
	■ Voc			or both have primarily consu		3 IIICU OII	of after the date c	n adjustinom	•
	– 165.			ore you filed for bankruptcy, di		itor a tota	ll of \$600 or more?	•	
		□ No.	Go to line						
		■ Yes	include pa	each creditor to whom you pai yments for domestic support o or this bankruptcy case.					
	Creditor	s Name and	d Address	Dates of payme	ent Total an	nount paid	Amount you still owe	Was this	payment for
	PO Box		e Mortgage 0306	e August, September, October mort payment		58.00	\$0.00	■ Mortga □ Car □ Credit (□ Loan R	Card

□ Other

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Case number (if known) Document Debtor 1 George William Harden, Jr.

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
	No									
	☐ Yes. List all payments to an insider.									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment				
8.	Within 1 year before you filed for bankruptor insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	ccount of a d	lebt that benefited an				
	■ No □ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name				
Par	t 4: Identify Legal Actions, Repossession	ns and Foreclosures								
	Within 1 year before you filed for bankruptor. List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.	cy, were you a party in an								
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case				
	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	shed, attache	d, seized, or levied?				
	Creditor Name and Address	Describe the Property		Date		Value of the				
		Explain what happened	d			property				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fir	nancial institution	n, set off any a	amounts from your				
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount				
12.	2. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes									
Par	t 5: List Certain Gifts and Contributions									
13.	■ No	etcy, did you give any gift	s with a total value	of more than \$60	00 per person	?				
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600	Describe the gifts			s you gave	Value				
	per person			the g	ifts					
	Person to Whom You Gave the Gift and Address:									

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Person Who Received Transfer

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Describe any property or

paid in exchange

payments received or debts

Description and value of

property transferred

Address

Date transfer was

made

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Case number (if known) Document

Debtor 1 George William Harden, Jr.

19.	within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No		ny property to a	a self-settle	ed trust or similar device	of which you are a			
	☐ Yes. Fill in the details.								
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer was made			
Pa	rt 8: List of Certain Financial Accounts, Instr	uments, Safe Depos	it Boxes, and S	torage Uni	ts				
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associated No	other financial accou	ınts; certificate	s of depos					
	Yes. Fill in the details.								
		ast 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?								
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code)				the contents	Do you still have it?			
22.	Have you stored property in a storage unit or	place other than you	r home within 1	l year befo	re you filed for bankrupto	;y?			
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?			
Pa	rt 9: Identify Property You Hold or Control fo	r Someone Else							
23.	Do you hold or control any property that some for someone.	eone else owns? Inc	lude any prope	rty you bor	rowed from, are storing t	or, or hold in trust			
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	Value			
Pa	rt 10: Give Details About Environmental Inform	mation							
For	the purpose of Part 10, the following definition	s apply:							
	Environmental law means any federal, state, of toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surfac	e water, groun						
 Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. 									

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 George William Harden, Jr.

24.	Has any governmental unit notified you that you ■ No	u may be liable or potentially liable ur	nder or in violation of an environme	ental law?						
	Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice						
25.	Have you notified any governmental unit of any release of hazardous material?									
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice						
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.										
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	ature of the case	Status of the case						
Par	11: Give Details About Your Business or Con	nections to Any Business								
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?									
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
	☐ A partner in a partnership									
	☐ An officer, director, or managing execut	tive of a corporation								
	☐ An owner of at least 5% of the voting or	equity securities of a corporation								
	■ No. None of the above applies. Go to Part	12.								
	Yes. Check all that apply above and fill in the	he details below for each business.								
	Business Name De Address	scribe the nature of the business	Employer Identification number							
		me of accountant or bookkeeper	Do not include Social Security in Dates business existed	iumber of frin.						
28.	Within 2 years before you filed for bankruptcy, on the parties.	did you give a financial statement to a	anyone about your business? Inclu	de all financial						
	■ No □ Yes. Fill in the details below.									
	Name Address (Number, Street, City, State and ZIP Code)									

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Case number (if known) Debtor 1 George William Harden, Jr. Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ George William Harden, Jr. George William Harden, Jr. Signature of Debtor 2 Signature of Debtor 1 Date October 28, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

■ No
□ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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Fill in this infor	mation to identify your	case:				
Debtor 1	George William H	arden. Jr.				
	First Name	Middle Name		Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DIST	TRICT OF ILLII	NOIS		
Case number						
(if known)						☐ Check if this is an
						amended filing
Official Fo	vrm 108					
		n for Indiv	iduals I	Filing Under C	hapter 7	7 12/15
			- I G G G G		р.с	
	ividual filing under cha	-	l out this form	if:		
_	e claims secured by yo					
You must file thi	ever is earlier, unless th	ithin 30 days after	you file your l	bankruptcy petition or by t se. You must also send co		
	eople are filing togethened the community of the community of the form.	r in a joint case, bo	th are equally	responsible for supplying	correct inform	ation. Both debtors must
	and accurate as possib our name and case nur		s needed, atta	ch a separate sheet to this	form. On the to	op of any additional pages,
Part 1: List Y	our Creditors Who Have	e Secured Claims				
•	-	art 1 of Schedule D	: Creditors WI	ho Have Claims Secured by	y Property (Off	icial Form 106D), fill in the
information be Identify the cr	elow. editor and the property t	hat is collateral	•	u intend to do with the pro	perty that	Did you claim the property
			secures a d	lebt?		as exempt on Schedule C?
Creditor's V name:	Vells Fargo Home Mo	ortgage		er the property.		□ No
name.				ne property and redeem it. e property and enter into a		Yes
	403 W. Lincoln Ave	•		nation Agreement.		
property	IL 61364 La Salle (Value = \$48,170 pe	•	Retain th	e property and [explain]:		
securing debt	2016 Zillow Search		Honor Mo	ortgage, Discharge Note	9	
Part 2: List Y	our Unexpired Persona	I Property Leases				
For any unexpire in the information	ed personal property le on below. Do not list rea	ase that you listed Il estate leases. Un	expired lease		effect; the lea	ases (Official Form 106G), fill se period has not yet ended.
Describe your u	unexpired personal pro	perty leases			Will	I the lease be assumed?
Lessor's name: Description of lea	ased					No
Property:						Yes
Lessor's name:	acad					No
Description of lea	aseu					Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 George William Harden, Jr.	Case number (if known)
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intentior property that is subject to an unexpired lease.	about any property of my estate that secures a debt and any personal
X /s/ George William Harden, Jr.	X
George William Harden, Jr.	Signature of Debtor 2
Signature of Debtor 1	
Date October 28, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-34407 Doc 1 Filed 10/28/16 Entered 10/28/16 09:55:56 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	George William Harden, Jr.		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPI				
c	fursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 ompensation paid to me within one year before the file rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy.	, or agreed to be paid	to me, for services ren	dered or to
				650.00	
	Prior to the filing of this statement I have received	d	\$	650.00	
	Balance Due		\$	0.00	
2. Т	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	I have not agreed to share the above-disclosed con	npensation with any other person	unless they are mem	bers and associates of 1	ny law firm.
I	☐ I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n				v firm. A
5. I	n return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ts of the bankruptcy	ease, including:	
b c	 Analysis of the debtor's financial situation, and ren Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicate 	atement of affairs and plan which itors and confirmation hearing, and reduce to market value; ex- ions as needed; preparation	n may be required; nd any adjourned hea emption planning	rings thereof;	ing of
	522(f)(2)(A) for avoidance of liens on h	ousehold goods.			
6. E	By agreement with the debtor(s), the above-disclosed in Representation of the debtors in any a		g service:		
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	r payment to me for r	epresentation of the de	btor(s) in
0	ctober 28, 2016	/s/ Christina Ban			
De	nte	Christina Banyor Signature of Attorne Banyon & Scheir 3077 West Jeffer Suite 107 Joliet, IL 60435	ey nbaum, LLC		

cbanyon.law@gmail.com

Name of law firm

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United States Bankruptcy Court Northern District of Illinois

T	Coorgo William Hardon Ir		Casa Na
In re	George William Harden, Jr.	Debtor(s)	Case No. Chapter 7
	VE	ERIFICATION OF CREDITOR MAT	RIX
		Number of Cre	editors: 7
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditors	is true and correct to the best of my
Date:	October 28, 2016	/s/ George William Harden, Jr. George William Harden, Jr. Signature of Debtor	

Capital One PO Box 6492 Carol Stream, IL 60197

Chase Slate PO Box 15123 Wilmington, DE 19850

Citi Cards PO Box 78045 Phoenix, AZ 85062

Financial Plus 800 Chesnut Street Ottawa, IL 61350

US Bank PO Box 2188 Oshkosh, WI 54903

Walmart Master Card PO Box 960024 Orlando, FL 32896

Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306